

Table I.D.1(2002) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,469	8,548	8,412	8,363	8,404	8,504	8,502	8,463
Industry group **								
Agric., fish., forest.	7,497	7,362	8,216	5,967	8,228	7,713	7,618	7,437
Mining and manufacturing	8,301	8,814	8,681	7,759	8,369	8,336	8,374	8,294
Construction	8,015	7,967	7,794	8,060	8,092	8,235	7,899	8,156
Utilities and transp.	8,516	8,917	7,881	9,667	8,532	8,403	9,229	8,443
Wholesale trade	8,552	8,782	8,198	8,230	7,878	9,029	8,300	8,619
Fin. svs. and real estate	8,569	8,491	8,616	9,230	8,531	8,537	8,727	8,554
Retail trade	8,121	7,796	8,049	8,287	7,777	8,222	8,086	8,130
Professional services	8,853	9,084	9,054	8,916	8,844	8,807	9,108	8,806
Other services	8,317	8,657	8,468	8,535	8,380	8,194	8,598	8,249
Ownership								
For profit, incorporated	8,378	8,684	8,351	8,239	8,204	8,425	8,450	8,364
For profit, unincorporated	8,319	8,279	8,388	8,159	8,530	8,172	8,357	8,301
Nonprofit	9,064	8,135	8,937	9,181	9,049	9,149	8,999	9,074
Unknown	8,514	7,794	.	8,916	9,149	8,477	8,771	8,511
Age of firm								
Less than 5 years	8,319	8,019	8,856	8,261	8,427	8,023	8,331	8,303
5-9 years	8,557	8,349	7,666	8,378	8,022	9,664	8,117	8,912
10-19 years	8,320	8,501	8,295	8,330	8,498	7,899	8,484	8,196
20 or more years	8,428	8,788	8,573	8,390	8,360	8,419	8,640	8,389
Unknown	8,589	.	.	6,786	9,017	8,576	8,282	8,589
Multi/single status								
2 or more locations	8,499	8,930	8,169	8,731	8,392	8,510	9,165	8,485
1 location only	8,385	8,538	8,427	8,233	8,429	8,284	8,435	8,324
Percent full-time employees								
Less than 25%	8,070	8,896	7,918	9,257	8,277	7,622	8,741	7,812
25-49 %	8,139	8,637	8,538	7,729	8,461	7,993	8,658	8,044
50-74 %	8,745	8,475	8,833	8,759	8,907	8,725	8,878	8,710
75% or more	8,460	8,541	8,372	8,320	8,355	8,514	8,442	8,463
Union presence								
No union employees	8,468	8,602	8,458	8,356	8,329	8,532	8,505	8,459
Has union employees	8,460	7,896	7,721	8,377	8,648	8,470	8,420	8,463
Unknown	8,498	8,520	9,483	8,624	9,075	8,449	9,126	8,485
Percent low wage employees								
50% or more low wage	7,860	8,280	8,064	8,217	7,794	7,517	8,238	7,721
Less than 50% low wage	8,509	8,614	8,414	8,408	8,474	8,574	8,540	8,499
Unknown	8,513	7,980	9,204	7,525	8,498	8,520	8,385	8,514

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1(2002) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	60.54	163.83	88.23	89.35	107.67	103.80	88.24	73.80
Industry group **								
Agric., fish., forest.	499.50	489.19	542.89	949.44	707.36	1,055.41	261.70	680.05
Mining and manufacturing	146.18	282.78	394.58	184.96	304.09	196.48	171.62	168.12
Construction	139.52	199.13	460.04	257.45	219.13	513.03	217.03	179.06
Utilities and transp.	231.15	1,036.38	510.71	493.55	581.89	236.06	513.30	228.38
Wholesale trade	300.17	526.68	411.79	185.72	328.96	515.97	336.06	354.89
Fin. svs. and real estate	85.42	409.02	425.06	350.04	249.05	113.74	315.11	73.69
Retail trade	150.74	276.38	111.94	228.73	190.78	234.51	144.58	187.67
Professional services	113.46	249.31	200.39	223.43	151.01	160.73	121.30	129.03
Other services	140.16	279.94	259.27	149.49	219.61	209.37	168.85	174.43
Ownership								
For profit, incorporated	73.68	213.32	120.29	105.61	177.55	125.13	78.22	90.16
For profit, unincorporated	135.42	215.50	314.96	242.62	60.98	526.65	144.44	176.00
Nonprofit	130.84	385.03	274.82	250.79	149.45	213.76	275.81	140.85
Unknown	238.22	2,231.61	.	2,554.94	403.69	255.50	2,355.23	243.14
Age of firm								
Less than 5 years	169.56	256.78	409.24	419.82	406.14	1,146.25	142.07	415.61
5-9 years	416.39	319.11	400.36	162.94	332.44	1,352.97	204.15	734.71
10-19 years	125.56	214.35	150.29	139.40	398.14	313.23	128.37	199.92
20 or more years	59.45	208.74	124.62	110.55	111.71	129.21	144.69	84.18
Unknown	82.96	.	.	1,140.60	384.30	90.68	1,794.29	82.91
Multi/single status								
2 or more locations	81.48	699.58	390.83	163.64	162.25	104.60	299.72	81.68
1 location only	68.86	174.83	84.16	98.10	118.83	353.20	86.73	85.57
Percent full-time employees								
Less than 25%	179.60	703.39	547.76	678.88	676.56	352.86	331.10	251.47
25-49 %	144.91	225.88	336.65	351.97	375.87	188.34	209.68	167.82
50-74 %	111.56	250.73	169.51	265.82	143.90	241.23	199.82	152.53
75% or more	65.41	185.52	95.75	90.51	127.55	118.40	88.18	79.48
Union presence								
No union employees	65.50	164.51	63.54	91.86	101.95	120.80	81.59	83.63
Has union employees	129.52	600.20	683.23	275.95	335.27	139.79	447.22	118.52
Unknown	141.24	1,323.01	758.29	571.07	787.09	147.35	430.88	135.42
Percent low wage employees								
50% or more low wage	83.89	333.16	316.61	141.90	227.70	138.19	216.18	111.04
Less than 50% low wage	77.97	180.44	100.72	110.14	124.65	191.29	101.89	113.17
Unknown	76.68	614.60	691.60	535.94	285.35	82.20	423.76	77.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.a(2002) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,173	8,654	8,149	8,037	7,918	8,219	8,346	8,136
Industry group **								
Agric., fish., forest.	8,750	8,657	7,712	8,909	8,992	.	8,359	8,993
Mining and manufacturing	8,108	9,045	8,345	7,312	7,480	8,497	7,871	8,135
Construction	7,665	7,708	7,669	7,813	6,839	9,121	7,826	7,354
Utilities and transp.	8,808	8,663	8,154	9,655	8,072	8,855	9,766	8,707
Wholesale trade	7,840	9,120	8,268	7,836	6,805	8,185	8,653	7,612
Fin. svcs. and real estate	7,692	9,460	7,930	8,487	7,985	7,556	9,049	7,588
Retail trade	8,208	7,643	7,895	8,664	7,894	8,282	7,983	8,282
Professional services	8,544	9,355	8,522	8,377	8,802	8,393	8,827	8,488
Other services	8,311	8,135	8,471	8,364	8,065	8,389	8,288	8,317
Ownership								
For profit, incorporated	8,064	8,759	8,111	7,958	7,403	8,169	8,335	7,999
For profit, unincorporated	7,830	8,396	7,516	7,551	8,524	6,481	8,046	7,705
Nonprofit	8,840	8,400	9,242	8,805	8,939	8,816	8,830	8,841
Unknown	8,003	3,898 *	.	.	10,875	7,925	3,898 *	8,008
Age of firm								
Less than 5 years	7,936	8,114	8,335	8,205	7,773	6,784	8,118	7,715
5-9 years	8,491	8,909	6,893	8,368	8,453	9,211	8,116	8,838
10-19 years	7,874	8,618	7,590	8,120	6,884	8,399	8,258	7,542
20 or more years	8,158	8,725	8,702	7,960	8,061	8,143	8,497	8,093
Unknown	8,274	.	.	7,842	8,837	8,262	.	8,274
Multi/single status								
2 or more locations	8,203	9,049	8,002	8,168	7,935	8,250	8,876	8,194
1 location only	8,104	8,647	8,154	8,006	7,892	7,409	8,316	7,844
Percent full-time employees								
Less than 25%	8,325	8,734	7,238	9,888	7,903	8,069	8,418	8,242
25-49 %	8,391	8,152	7,718	8,914	9,221	8,016	8,113	8,457
50-74 %	8,313	8,226	8,456	8,008	8,370	8,341	8,194	8,340
75% or more	8,148	8,746	8,149	8,011	7,770	8,214	8,371	8,102
Union presence								
No union employees	8,259	8,692	8,268	8,048	7,926	8,372	8,401	8,216
Has union employees	7,841	8,046	5,662	7,854	7,696	7,892	7,699	7,850
Unknown	8,399	8,276	8,370	9,721	9,388	8,332	8,383	8,400
Percent low wage employees								
50% or more low wage	7,761	8,310	7,488	8,357	7,558	7,448	7,928	7,683
Less than 50% low wage	8,226	8,737	8,262	7,994	7,894	8,402	8,414	8,154
Unknown	8,171	7,399	7,855	8,595	9,023	8,149	8,071	8,172

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.a(2002) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.39	170.21	211.61	137.14	182.29	151.93	136.47	130.19
Industry group **								
Agric., fish., forest.	745.48	1,132.15	2,014.20	1,941.89	2,295.01	.	618.72	2,278.34
Mining and manufacturing	314.49	418.16	261.97	266.41	278.25	530.98	223.21	386.93
Construction	180.77	285.66	600.41	345.98	471.91	1,401.17	233.44	294.47
Utilities and transp.	426.71	1,728.93	1,530.86	1,235.40	951.83	510.97	1,309.76	449.17
Wholesale trade	202.99	530.11	525.24	321.18	458.23	392.15	383.76	266.07
Fin. svcs. and real estate	122.61	791.02	726.04	420.91	373.39	139.40	209.09	133.14
Retail trade	257.79	432.07	376.40	339.05	412.46	292.63	229.90	298.17
Professional services	207.56	352.72	315.55	271.61	179.87	293.60	283.54	226.28
Other services	240.83	378.69	560.97	336.37	285.58	547.00	305.01	329.12
Ownership								
For profit, incorporated	109.33	191.06	219.37	169.17	206.02	182.65	140.19	162.39
For profit, unincorporated	224.91	414.40	231.60	332.05	322.79	683.04	296.46	257.85
Nonprofit	202.48	529.71	516.67	199.88	172.60	300.92	304.03	223.43
Unknown	398.39	1,232.66 *	.	.	1,915.67	408.10	1,232.66 *	397.36
Age of firm								
Less than 5 years	318.35	392.94	497.55	989.50	681.27	1,157.21	223.43	546.01
5-9 years	345.85	431.20	467.29	269.18	599.31	1,059.53	335.20	692.74
10-19 years	161.76	284.00	291.48	326.73	404.36	571.97	249.31	219.93
20 or more years	124.79	254.08	227.89	137.49	147.62	225.44	178.06	180.11
Unknown	101.84	.	.	2,191.02	367.07	115.27	.	101.84
Multi/single status								
2 or more locations	146.32	1,923.12	703.69	242.86	232.82	155.41	612.36	151.63
1 location only	77.89	177.06	231.80	153.82	215.78	554.71	142.98	114.50
Percent full-time employees								
Less than 25%	396.58	1,255.38	643.08	1,708.37	544.21	1,049.63	480.56	498.33
25-49 %	325.59	307.88	923.09	417.41	749.36	309.63	274.34	405.51
50-74 %	162.73	306.72	633.32	521.19	326.31	275.08	181.61	225.13
75% or more	87.54	190.53	223.38	174.35	173.73	160.82	146.25	128.10
Union presence								
No union employees	105.07	168.38	209.68	150.20	184.68	194.07	129.21	171.01
Has union employees	143.31	1,301.22	1,265.19	426.48	562.47	145.80	736.24	125.22
Unknown	359.17	1,860.53	1,645.51	2,712.59	974.76	374.96	962.52	362.84
Percent low wage employees								
50% or more low wage	278.57	359.75	416.67	248.27	642.60	570.84	274.10	449.76
Less than 50% low wage	107.38	188.43	233.15	159.39	154.46	300.20	165.95	202.65
Unknown	121.80	1,449.40	977.84	1,370.37	379.19	133.04	559.07	124.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.b(2002) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,616	8,598	8,546	8,495	8,643	8,635	8,614	8,617
Industry group **								
Agric., fish., forest.	7,291	7,301	8,735	5,570	7,250	7,971	7,649	7,165
Mining and manufacturing	8,384	8,782	8,877	7,993	8,755	8,277	8,585	8,366
Construction	8,288	8,097	8,092	8,297	8,537	8,361	8,136	8,428
Utilities and transp.	8,359	9,033	7,887	9,655	8,450	8,201	9,224	8,276
Wholesale trade	8,828	8,506	8,475	8,407	8,496	9,168	8,247	8,961
Fin. svcs. and real estate	8,977	8,199	8,646	9,280	8,666	9,059	8,486	9,021
Retail trade	8,058	7,640	8,180	8,195	7,665	8,185	8,148	8,037
Professional services	8,962	9,294	9,150	9,061	8,936	8,918	9,280	8,913
Other services	8,479	9,038	8,348	8,596	8,742	8,341	8,734	8,424
Ownership								
For profit, incorporated	8,521	8,700	8,496	8,409	8,508	8,532	8,558	8,515
For profit, unincorporated	8,665	8,598	8,765	8,461	8,701	8,713	8,743	8,633
Nonprofit	9,211	8,093	8,693	9,014	9,234	9,435	8,835	9,281
Unknown	8,737	8,216 *	.	8,851 *	8,929	8,726	8,887	8,734
Age of firm								
Less than 5 years	8,460	7,809	8,964	8,465	8,792	8,389	8,313	8,626
5-9 years	8,661	8,237	8,044	8,409	7,875	9,854	8,204	8,961
10-19 years	8,558	8,770	8,568	8,202	9,094	7,983	8,609	8,526
20 or more years	8,576	8,832	8,581	8,640	8,542	8,556	8,771	8,544
Unknown	8,706	.	.	5,725	9,147	8,693	8,282	8,707
Multi/single status								
2 or more locations	8,624	8,756	8,394	8,720	8,580	8,630	9,083	8,615
1 location only	8,592	8,593	8,556	8,407	8,784	8,818	8,557	8,631
Percent full-time employees								
Less than 25%	8,620	10,491	8,659	9,285	8,696	8,189	9,615	8,330
25-49 %	8,109	8,968	9,002	6,949	8,066	8,108	8,922	7,988
50-74 %	8,869	8,777	9,175	8,644	9,406	8,759	9,129	8,813
75% or more	8,613	8,506	8,474	8,506	8,606	8,650	8,527	8,627
Union presence								
No union employees	8,600	8,692	8,544	8,497	8,528	8,645	8,608	8,598
Has union employees	8,669	7,759	8,245	8,515	9,075	8,647	8,555	8,679
Unknown	8,612	9,186	10,567	7,910	9,264	8,553	9,806	8,590
Percent low wage employees								
50% or more low wage	8,028	9,036	8,601	8,238	8,019	7,610	8,824	7,811
Less than 50% low wage	8,663	8,561	8,479	8,578	8,745	8,694	8,597	8,682
Unknown	8,642	8,175	9,873	7,260	8,405	8,664	8,499	8,644

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.71	151.07	160.93	125.97	159.09	108.68	79.60	78.60
Industry group **								
Agric., fish., forest.	321.52	1,013.13	1,661.61	1,157.75	849.88	1,312.70	1,006.41	424.84
Mining and manufacturing	129.91	392.15	628.20	193.70	389.54	148.85	234.77	151.99
Construction	175.91	366.71	514.76	345.05	296.18	596.46	318.83	189.77
Utilities and transp.	281.65	1,486.04	511.41	547.48	786.41	242.67	531.77	254.42
Wholesale trade	369.02	606.43	584.30	440.75	397.04	591.42	245.38	423.39
Fin. svcs. and real estate	142.53	614.76	522.92	365.82	325.57	168.79	340.93	123.21
Retail trade	167.41	348.96	278.29	255.63	261.20	264.24	213.44	187.58
Professional services	119.39	239.38	299.35	292.80	259.52	196.17	121.02	134.70
Other services	143.30	579.43	440.55	224.20	222.42	218.84	207.97	167.73
Ownership								
For profit, incorporated	89.84	212.49	231.33	167.65	236.88	124.72	98.68	100.36
For profit, unincorporated	166.84	347.24	593.48	463.15	182.90	458.56	272.09	206.37
Nonprofit	168.64	532.33	489.28	290.28	314.29	214.94	305.08	198.72
Unknown	177.55	2,471.91 *	.	2,701.67 *	347.46	197.94	2,511.28	182.38
Age of firm								
Less than 5 years	221.25	302.23	776.77	703.77	551.48	1,133.47	236.77	506.28
5-9 years	655.84	401.58	397.33	217.76	461.94	1,691.24	233.34	989.01
10-19 years	168.66	222.07	161.90	197.67	358.82	182.22	129.23	218.64
20 or more years	60.91	260.25	227.68	143.25	188.64	121.79	148.69	64.77
Unknown	86.57	.	.	1,352.33	448.59	89.55	1,794.29	86.59
Multi/single status								
2 or more locations	85.49	1,218.43	462.36	163.96	220.14	107.70	319.51	83.61
1 location only	91.63	162.43	174.54	156.25	163.91	404.78	97.35	142.82
Percent full-time employees								
Less than 25%	370.92	1,319.01	1,250.15	696.40	793.12	593.88	466.10	428.46
25-49 %	133.57	373.58	738.84	602.75	599.75	255.94	288.80	140.37
50-74 %	113.68	295.70	235.90	237.02	292.08	225.89	215.55	148.39
75% or more	84.95	182.35	179.05	140.33	181.25	124.22	90.61	94.23
Union presence								
No union employees	83.97	145.52	138.61	140.38	151.22	143.72	81.84	99.00
Has union employees	147.45	507.32	715.52	453.47	359.15	153.20	460.83	131.75
Unknown	125.89	1,712.86	2,258.71	1,039.31	875.19	110.62	593.52	143.16
Percent low wage employees								
50% or more low wage	83.11	348.52	297.97	234.23	250.07	132.56	241.04	83.59
Less than 50% low wage	105.97	189.61	174.23	151.65	185.73	221.93	89.45	134.19
Unknown	75.63	829.23	1,699.43	626.47	311.28	78.03	555.56	78.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2002) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,265	8,111	8,433	8,616	7,718	8,342	8,359	8,231
Industry group **								
Agric., fish., forest.	6,339	6,553	7,383	6,550	7,388	4,576	6,715	5,738
Mining and manufacturing	8,198	8,337	8,592	8,388	7,058	8,373	8,619	8,154
Construction	7,093	8,047	6,274	7,325	7,219	4,331 *	6,866	7,658
Utilities and transp.	9,335	8,905	7,529	9,821	9,891	9,328	8,427	9,488
Wholesale trade	8,476	8,888	7,205	8,066	6,930	11,079	7,833	8,915
Fin. svcs. and real estate	8,199	7,901	10,238	11,280	8,703	7,672	9,937	7,933
Retail trade	8,189	8,474	7,923	7,459	8,688	8,218	8,149	8,203
Professional services	9,114	7,886	9,928	9,403	7,980	9,644	9,037	9,151
Other services	6,807	8,326	9,697	8,918	6,531	5,300	8,826	5,931
Ownership								
For profit, incorporated	8,206	8,458	8,308	8,086	7,441	8,300	8,231	8,196
For profit, unincorporated	7,235	7,041	8,312	7,678	7,410	4,833	7,252	7,221
Nonprofit	9,017	7,586	10,965	10,665	8,311	8,891	10,083	8,724
Unknown	8,061	.	.	9,228 *	8,148	7,974	.	8,061
Age of firm								
Less than 5 years	8,901	8,846	9,734	7,050	8,708 *	13,656 *	9,202	8,102
5-9 years	7,658	7,084	8,540	8,136	7,549	7,596 *	7,619	7,931
10-19 years	7,902	7,386	8,500	9,890	7,598	5,118 *	8,435	6,763
20 or more years	8,194	8,725	8,235	8,305	7,722	8,281	8,371	8,129
Unknown	8,538	.	.	9,228 *	7,748	8,559	.	8,538
Multi/single status								
2 or more locations	8,377	10,273	7,495	9,948	7,871	8,344	9,895	8,305
1 location only	8,031	8,082	8,530	7,885	7,439	7,613	8,155	7,722
Percent full-time employees								
Less than 25%	5,801	5,473	7,101	7,591	4,862	5,731	6,265	5,687
25-49 %	7,403	8,617	8,929	8,697	7,053	6,319	9,106	6,910
50-74 %	9,276	8,104	8,508	10,151	8,393	9,862	9,182	9,335
75% or more	8,205	8,206	8,431	8,157	7,627	8,335	8,158	8,221
Union presence								
No union employees	7,988	8,087	8,561	8,547	7,702	7,688	8,274	7,823
Has union employees	8,937	9,904	7,465	8,766	7,923	9,214	8,864	8,949
Unknown	8,030	7,136	7,026	8,587	6,583	8,099	8,238	8,024
Percent low wage employees								
50% or more low wage	7,081	6,751	7,935	7,655	7,151	6,457	7,170	7,002
Less than 50% low wage	8,208	8,539	8,467	8,780	7,683	7,783	8,583	7,916
Unknown	8,579	7,318	9,916	7,950	8,332	8,604	8,255	8,582

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2002) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	152.14	362.68	247.36	384.85	308.13	310.33	256.19	218.74
Industry group **								
Agric., fish., forest.	509.98	930.87	2,071.48	1,839.87	2,085.31	1,366.20	578.25	1,353.78
Mining and manufacturing	337.69	974.77	1,423.44	906.31	560.01	461.16	554.16	366.13
Construction	408.31	852.57	625.81	1,166.04	1,813.61	1,444.10 *	390.93	809.39
Utilities and transp.	353.72	1,743.92	2,211.92	1,930.53	1,899.10	744.34	1,142.33	603.04
Wholesale trade	580.02	1,856.47	1,433.46	1,109.93	1,673.07	558.06	1,063.55	600.22
Fin. svcs. and real estate	340.39	1,206.04	2,280.44	1,785.44	1,419.14	478.18	603.47	519.30
Retail trade	478.62	725.83	1,067.55	710.73	945.18	736.59	349.95	564.45
Professional services	252.84	386.74	581.24	621.36	719.62	473.09	384.51	296.90
Other services	255.60	447.09	1,563.29	647.88	280.06	595.35	363.12	418.05
Ownership								
For profit, incorporated	188.68	436.12	285.00	415.49	554.32	302.82	313.94	250.93
For profit, unincorporated	308.76	401.35	1,438.20	1,423.68	799.02	1,314.86	345.11	475.10
Nonprofit	298.98	586.57	1,948.96	560.77	522.87	748.53	581.12	407.00
Unknown	877.57	.	.	2,918.15 *	2,200.77	851.76	.	877.57
Age of firm								
Less than 5 years	847.37	1,245.58	2,137.17	1,197.61	2,634.24 *	4,110.00 *	1,156.43	1,595.00
5-9 years	345.59	654.55	1,348.11	1,454.50	1,941.69	2,393.33 *	427.97	1,482.88
10-19 years	620.79	1,091.35	753.73	750.29	719.19	1,596.20 *	821.78	990.90
20 or more years	187.08	308.09	510.71	472.15	321.11	456.95	301.67	220.99
Unknown	304.98	.	.	2,918.15 *	1,549.34	301.39	.	304.98
Multi/single status								
2 or more locations	214.82	2,689.52	1,153.97	650.55	481.11	310.64	840.66	237.00
1 location only	216.81	365.93	274.09	332.03	478.40	1,735.83	213.63	394.77
Percent full-time employees								
Less than 25%	399.33	956.29	1,698.71	1,874.31	1,330.73	408.79	857.56	420.34
25-49 %	520.62	569.07	2,419.05	450.14	1,233.34	849.69	519.82	638.44
50-74 %	458.42	456.17	629.14	842.64	655.67	1,084.59	551.07	657.47
75% or more	168.15	421.64	359.02	355.50	347.01	262.45	251.82	220.25
Union presence								
No union employees	167.89	351.39	347.85	296.80	399.72	293.93	263.24	222.73
Has union employees	333.30	2,862.39	1,610.88	711.38	682.65	392.56	766.40	360.97
Unknown	575.53	1,862.70	2,065.03	1,938.40	1,965.13	617.32	1,716.73	587.30
Percent low wage employees								
50% or more low wage	263.71	535.43	462.36	512.33	1,104.42	692.81	362.27	368.51
Less than 50% low wage	197.50	356.56	314.16	407.02	446.46	289.65	279.17	191.16
Unknown	347.14	1,186.79	2,431.91	1,902.76	1,068.53	354.52	1,415.58	348.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2(2002) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,987	1,778	2,218	2,615	2,220	1,809	2,155	1,955
Industry group **								
Agric., fish., forest.	1,685	952 *	3,251	1,687 *	1,755 *	1,799	1,694	1,681
Mining and manufacturing	1,409	2,005	1,853	2,115	1,497	1,218	2,023	1,349
Construction	2,231	1,648	2,346	2,570	2,199	2,001	2,067	2,431
Utilities and transp.	1,486	1,887	1,467 *	2,089	1,472	1,408	1,598	1,475
Wholesale trade	1,772	1,354	1,449	2,049	2,033	1,673	1,543	1,833
Fin. svcs. and real estate	2,160	1,599	2,725	3,076	2,687	2,042	2,292	2,148
Retail trade	2,402	1,734	2,487	3,889	2,908	2,009	2,713	2,316
Professional services	2,201	1,992	2,468	2,851	2,508	2,025	2,304	2,183
Other services	2,408	2,023	2,163	2,591	3,003	2,274	2,173	2,465
Ownership								
For profit, incorporated	1,936	1,729	2,245	2,675	2,118	1,744	2,165	1,892
For profit, unincorporated	2,311	1,988	2,877	2,424	2,572	2,027	2,369	2,283
Nonprofit	2,167	1,680	1,403	2,406	2,412	2,107	1,881	2,213
Unknown	1,973	5,351 *	.	1,284 *	2,547	1,940	1,954 *	1,973
Age of firm								
Less than 5 years	2,070	1,633	2,411	2,154	2,262	2,044	1,979	2,181
5-9 years	2,351	2,219	2,001	2,821	2,193	2,407	2,238	2,443
10-19 years	2,471	1,714	2,472	3,031	2,502	2,340	2,263	2,628
20 or more years	1,947	1,686	2,113	2,480	2,162	1,731	2,106	1,917
Unknown	1,837	.	.	2,235 *	2,200	1,824	3,624	1,837
Multi/single status								
2 or more locations	1,898	1,692	2,605	2,545	2,189	1,806	2,519	1,886
1 location only	2,238	1,780	2,194	2,640	2,282	1,902	2,118	2,387
Percent full-time employees								
Less than 25%	2,443	2,432	2,060	2,509	2,360	2,491	2,315	2,492
25-49 %	2,423	1,401	2,492	3,069	2,970	2,276	2,189	2,466
50-74 %	2,315	1,511	2,569	2,251	2,853	2,266	2,058	2,382
75% or more	1,933	1,815	2,175	2,649	2,129	1,745	2,162	1,892
Union presence								
No union employees	2,138	1,814	2,296	2,870	2,375	1,901	2,252	2,109
Has union employees	1,494	1,427 *	1,410	1,560 *	1,469	1,494	1,403	1,501
Unknown	2,119	1,078 *	2,244 *	2,863	2,610	2,083	2,211	2,117
Percent low wage employees								
50% or more low wage	2,495	1,991	2,356	2,579	2,726	2,468	2,261	2,581
Less than 50% low wage	2,047	1,755	2,194	2,610	2,152	1,764	2,142	2,014
Unknown	1,826	1,460 *	2,433	2,903	2,216	1,797	2,141	1,822

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.00	85.41	57.34	109.69	76.49	34.86	38.81	35.55
Industry group **								
Agric., fish., forest.	242.60	535.61 *	965.62	720.76 *	625.63 *	361.57	459.47	483.59
Mining and manufacturing	43.58	308.46	275.65	78.64	56.43	52.76	114.17	41.41
Construction	179.70	292.66	341.63	447.92	255.89	193.95	113.40	272.08
Utilities and transp.	58.14	410.47	604.41 *	355.81	184.95	83.38	187.47	61.42
Wholesale trade	91.18	254.15	180.07	262.64	243.94	107.09	177.55	103.75
Fin. svcs. and real estate	72.52	201.86	354.23	195.42	187.89	83.23	187.87	75.94
Retail trade	68.92	283.17	131.07	171.57	266.61	109.41	138.22	99.79
Professional services	59.86	121.57	148.73	202.36	171.55	64.93	72.69	71.97
Other services	118.22	314.16	253.57	211.35	192.35	126.08	151.11	127.91
Ownership								
For profit, incorporated	35.80	102.98	52.02	130.92	81.91	40.76	39.53	42.45
For profit, unincorporated	113.25	276.37	264.00	283.23	319.12	223.43	210.65	113.69
Nonprofit	78.45	315.67	208.80	229.68	128.05	148.53	157.91	90.60
Unknown	176.56	1,639.57 *	.	439.31 *	444.06	166.31	705.21 *	170.08
Age of firm								
Less than 5 years	103.63	258.68	524.03	323.24	550.42	329.01	274.51	273.35
5-9 years	117.95	174.82	358.00	296.34	269.15	285.46	169.80	148.37
10-19 years	113.17	142.81	180.68	298.00	211.75	277.23	93.32	154.56
20 or more years	54.45	168.54	89.15	129.12	120.53	70.36	82.37	63.20
Unknown	51.14	.	.	838.09 *	384.78	49.04	995.91	51.26
Multi/single status								
2 or more locations	38.98	337.65	520.15	250.24	102.04	38.97	211.12	40.47
1 location only	50.18	92.23	63.14	97.21	147.11	348.71	39.44	99.01
Percent full-time employees								
Less than 25%	117.02	529.36	571.62	415.05	275.96	105.63	382.64	102.92
25-49 %	104.03	410.27	412.40	539.42	300.40	74.92	232.43	123.53
50-74 %	83.53	333.84	308.43	399.98	160.18	181.28	186.76	115.19
75% or more	32.64	59.93	80.68	112.41	77.16	32.18	48.07	35.64
Union presence								
No union employees	27.96	56.48	73.25	62.36	73.14	32.83	28.78	36.90
Has union employees	64.23	846.70 *	362.46	485.71 *	152.75	78.16	266.21	64.50
Unknown	138.16	326.58 *	687.60 *	648.36	454.34	157.01	558.30	151.57
Percent low wage employees								
50% or more low wage	98.44	312.16	263.18	250.59	202.98	154.25	153.51	127.22
Less than 50% low wage	47.25	74.77	56.24	111.53	99.66	70.50	44.24	62.22
Unknown	32.52	465.73 *	620.34	504.92	285.32	30.47	319.05	33.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,084	1,820	2,291	2,811	2,298	1,889	2,271	2,043
Industry group **								
Agric., fish., forest.	1,871 *	890 *	4,857	4,649	1,197 *	.	2,746 *	1,328 *
Mining and manufacturing	1,586	1,838	2,063	2,007	1,647	1,415	2,155	1,519
Construction	2,440	1,463	2,409	2,892	2,541	3,162	2,354	2,606
Utilities and transp.	1,864	2,107	2,224	2,064 *	2,307	1,744	1,738	1,878
Wholesale trade	1,844	1,492	1,741	2,163	1,825	1,867	1,682	1,889
Fin. svcs. and real estate	1,886	885	2,461	3,839	2,433	1,778	2,009	1,877
Retail trade	2,604	1,975	2,311	4,388	3,177	2,257	2,865	2,518
Professional services	2,239	2,388	2,319	2,889	2,613	2,026	2,212	2,244
Other services	2,480	1,796	2,201	2,973	2,956	2,330	2,243	2,541
Ownership								
For profit, incorporated	2,060	1,958	2,260	2,761	2,227	1,846	2,335	1,993
For profit, unincorporated	2,126	1,586	2,800	2,862	2,259	1,872	2,093	2,145
Nonprofit	2,191	1,239	2,097	3,156	2,512	1,996	1,892	2,223
Unknown	2,046	1,842 *	.	.	2,230	2,041	1,842 *	2,046
Age of firm								
Less than 5 years	2,247	1,308	2,743	2,528	2,892	1,941	2,026	2,514
5-9 years	2,925	2,751	2,325	3,361	1,935	3,733	2,613	3,212
10-19 years	2,506	1,400	2,557	3,074	2,447	3,091	2,226	2,747
20 or more years	2,004	1,811	2,097	2,687	2,268	1,727	2,237	1,959
Unknown	1,904	.	.	1,842 *	2,010 *	1,901	.	1,904
Multi/single status								
2 or more locations	1,949	1,286 *	2,330	2,683	2,204	1,875	2,451	1,942
1 location only	2,391	1,829	2,290	2,842	2,440	2,237	2,261	2,549
Percent full-time employees								
Less than 25%	2,015	1,489 *	1,532 *	3,497	2,660	2,176	1,512 *	2,467
25-49 %	2,621	1,582 *	2,436	4,761	3,203	2,252	2,357	2,684
50-74 %	2,511	1,488 *	2,426	2,667	2,651	2,600	2,114	2,601
75% or more	2,018	1,908	2,284	2,780	2,186	1,804	2,310	1,957
Union presence								
No union employees	2,254	1,871	2,335	3,035	2,454	2,004	2,327	2,231
Has union employees	1,558	956 *	920 *	1,768	1,399	1,581	1,538 *	1,559
Unknown	2,173	1,402 *	3,294	1,583 *	3,429	2,114	2,790	2,157
Percent low wage employees								
50% or more low wage	2,530	1,898	2,196	3,610	2,471	2,369	2,261	2,657
Less than 50% low wage	2,159	1,825	2,239	2,712	2,264	1,888	2,260	2,121
Unknown	1,896	882 *	3,603	3,553	2,325	1,868	2,740	1,887

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.47	139.03	165.30	115.42	178.34	131.36	79.09	100.96
Industry group **								
Agric., fish., forest.	566.83 *	349.10 *	1,420.82	1,305.65	445.15 *	.	924.96 *	447.19 *
Mining and manufacturing	100.22	336.28	379.70	155.22	170.15	151.20	227.04	111.33
Construction	207.00	409.31	683.86	314.43	387.02	487.39	404.08	240.19
Utilities and transp.	174.49	594.05	581.99	668.74 *	425.97	231.13	436.92	196.90
Wholesale trade	142.36	409.11	497.95	352.52	294.31	185.97	263.58	171.62
Fin. svcs. and real estate	89.66	221.57	461.32	428.11	320.10	97.18	259.24	97.16
Retail trade	201.30	346.76	266.23	276.41	274.89	279.51	219.44	255.14
Professional services	115.01	281.16	338.49	290.79	233.13	169.58	184.88	138.74
Other services	249.22	437.66	528.84	372.22	302.72	454.36	164.53	285.73
Ownership								
For profit, incorporated	73.44	183.18	168.21	152.11	168.19	127.47	89.21	96.79
For profit, unincorporated	194.45	310.87	581.04	592.89	676.50	259.28	297.51	241.88
Nonprofit	131.27	331.47	513.87	383.15	150.06	253.70	418.80	178.26
Unknown	290.77	582.33 *	.	.	421.33	299.76	582.33 *	290.86
Age of firm								
Less than 5 years	231.45	295.48	542.33	739.32	841.62	470.01	332.37	293.12
5-9 years	381.38	452.39	450.29	498.34	484.60	860.12	366.01	709.66
10-19 years	187.45	256.48	294.21	308.81	284.92	602.85	240.36	202.91
20 or more years	97.16	184.42	199.57	145.81	126.69	143.83	120.59	115.77
Unknown	64.15	.	.	587.77 *	762.66 *	77.17	.	64.15
Multi/single status								
2 or more locations	121.80	510.72 *	618.47	285.37	191.02	140.38	457.18	121.82
1 location only	81.14	146.77	166.89	130.10	227.42	518.94	86.30	94.45
Percent full-time employees								
Less than 25%	342.22	1,149.10 *	744.72 *	846.19	397.36	302.12	697.02 *	279.12
25-49 %	193.07	497.36 *	366.44	321.13	525.96	203.36	321.89	226.69
50-74 %	215.68	663.29 *	615.44	500.43	320.91	336.03	334.06	282.44
75% or more	79.96	172.48	189.34	118.47	172.86	115.42	90.84	91.75
Union presence								
No union employees	80.72	136.90	174.82	134.18	161.68	107.06	68.73	104.49
Has union employees	78.83	327.84 *	754.93 *	460.98	303.72	146.34	501.20 *	100.40
Unknown	428.00	545.22 *	904.36	582.69 *	942.74	456.13	719.97	443.53
Percent low wage employees								
50% or more low wage	158.47	403.76	240.86	332.18	266.44	391.97	208.56	225.53
Less than 50% low wage	90.74	170.79	189.74	133.57	174.72	171.88	90.96	131.16
Unknown	130.79	594.66 *	884.56	845.78	446.92	143.10	615.29	132.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,977	1,801	2,263	2,573	2,176	1,814	2,165	1,946
Industry group **								
Agric., fish., forest.	1,784	1,312 *	2,074 *	1,316 *	2,624	1,909	1,608 *	1,846
Mining and manufacturing	1,370	2,257	1,963	2,159	1,412	1,190	2,077	1,307
Construction	2,263	1,605	2,473	2,671	2,211	1,931	2,006	2,501
Utilities and transp.	1,420	1,902	1,250 *	2,135	1,206	1,389	1,537	1,408
Wholesale trade	1,785	1,125	1,429	2,196	2,248	1,588	1,510	1,847
Fin. svcs. and real estate	2,311	1,832	3,082	2,931	2,783	2,198	2,506	2,293
Retail trade	2,387	1,708	2,733	3,705	2,845	1,936	2,803	2,290
Professional services	2,192	1,903	2,479	2,760	2,437	2,051	2,358	2,167
Other services	2,363	2,063	2,065	2,392	2,936	2,264	2,109	2,418
Ownership								
For profit, incorporated	1,929	1,617	2,383	2,703	2,094	1,746	2,173	1,891
For profit, unincorporated	2,410	2,491	2,766	2,442	2,649	2,068	2,651	2,310
Nonprofit	2,119	1,775	1,057	1,956	2,316	2,207	1,690	2,199
Unknown	1,958	5,731 *	.	865 *	2,282 *	1,940	1,956 *	1,958
Age of firm								
Less than 5 years	1,941	1,658	2,305 *	2,061	1,886	1,909	1,891	1,997
5-9 years	2,093	2,095	1,738	2,494	2,283	1,859	2,046	2,123
10-19 years	2,469	1,958	2,523	3,017	2,488	2,021	2,346	2,547
20 or more years	1,946	1,666	2,232	2,458	2,114	1,757	2,144	1,914
Unknown	1,863	.	.	1,919 *	2,122	1,852	3,624	1,862
Multi/single status								
2 or more locations	1,905	1,818	2,925	2,486	2,166	1,817	2,628	1,890
1 location only	2,211	1,800	2,217	2,607	2,199	1,687	2,109	2,326
Percent full-time employees								
Less than 25%	2,661	4,350	3,009	2,291	2,287	2,539	3,272	2,483
25-49 %	2,270	787	2,075 *	2,411	2,768	2,279	1,666	2,360
50-74 %	2,263	1,566	2,864	2,133	2,839	2,178	2,130	2,291
75% or more	1,934	1,820	2,208	2,638	2,111	1,761	2,162	1,898
Union presence								
No union employees	2,109	1,868	2,344	2,824	2,341	1,873	2,302	2,068
Has union employees	1,496	1,294 *	1,698	1,478 *	1,430	1,511	1,247 *	1,517
Unknown	2,188	1,057 *	1,544 *	4,082	2,138	2,181	1,957	2,192
Percent low wage employees								
50% or more low wage	2,448	2,071	2,462	2,134	2,730	2,475	2,280	2,494
Less than 50% low wage	2,033	1,772	2,269	2,613	2,134	1,740	2,160	1,995
Unknown	1,834	1,664 *	1,764 *	2,936	2,034	1,815	1,996	1,832

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.04	121.56	117.86	177.00	86.69	32.17	70.69	29.26
Industry group **								
Agric., fish., forest.	247.30	841.11 *	702.78 *	458.47 *	618.12	388.98	765.65 *	440.83
Mining and manufacturing	36.00	659.77	400.94	114.13	64.88	34.38	204.30	30.40
Construction	265.74	273.42	318.04	668.70	239.41	228.23	140.79	382.41
Utilities and transp.	42.89	463.30	692.74 *	340.48	244.60	55.92	249.28	31.42
Wholesale trade	131.00	264.63	361.11	322.45	380.11	109.38	221.93	135.80
Fin. svcs. and real estate	83.12	341.21	466.37	315.07	228.01	99.75	314.21	83.07
Retail trade	95.68	313.05	255.30	232.44	310.10	110.01	169.02	118.63
Professional services	72.86	135.14	211.76	281.99	181.63	85.50	68.72	89.74
Other services	117.29	316.52	258.37	127.57	270.76	85.92	210.13	116.10
Ownership								
For profit, incorporated	35.66	94.73	94.72	200.80	108.96	34.11	56.14	35.88
For profit, unincorporated	161.48	470.56	514.81	422.23	321.23	224.42	308.07	163.26
Nonprofit	116.20	493.82	187.93	246.47	195.09	183.98	305.51	135.83
Unknown	178.93	1,812.76 *	.	273.50 *	772.29 *	173.05	735.07 *	177.97
Age of firm								
Less than 5 years	133.16	386.03	751.64 *	426.31	361.83	267.85	392.45	318.86
5-9 years	164.29	224.86	485.58	346.91	279.90	429.93	175.88	257.81
10-19 years	156.88	265.96	258.41	464.69	200.02	154.12	126.67	190.69
20 or more years	47.42	188.27	151.87	187.29	146.87	47.74	105.20	47.32
Unknown	65.33	.	.	910.90 *	378.08	68.45	995.91	65.63
Multi/single status								
2 or more locations	31.29	412.45	643.02	295.48	117.73	29.56	226.86	31.52
1 location only	78.23	127.18	129.56	175.13	137.86	498.99	76.93	140.44
Percent full-time employees								
Less than 25%	382.17	1,301.88	898.77	417.71	375.92	194.03	926.63	135.32
25-49 %	101.88	189.28	639.55 *	698.87	315.76	95.86	159.66	109.39
50-74 %	111.28	241.99	449.64	490.17	179.88	103.21	128.53	121.36
75% or more	34.44	116.37	137.55	177.37	89.42	34.54	71.68	33.01
Union presence								
No union employees	28.07	94.77	140.88	83.48	89.97	34.88	53.96	26.59
Has union employees	78.43	673.83 *	500.16	657.46 *	181.94	74.26	377.98 *	80.23
Unknown	82.39	347.53 *	742.65 *	583.44	629.09	94.39	526.42	84.02
Percent low wage employees								
50% or more low wage	113.54	353.92	420.11	334.64	289.02	212.25	261.89	144.32
Less than 50% low wage	57.47	116.24	118.58	196.13	111.34	66.27	80.69	60.39
Unknown	41.84	696.85 *	595.77 *	545.50	362.91	39.63	489.80	40.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.c(2002) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,697	1,596	1,758	2,195	2,400	1,395	1,792	1,663
Industry group **								
Agric., fish., forest.	820	.	.	.	.	.	705 *	1,003 *
Mining and manufacturing	1,138	.	.	.	.	.	1,021 *	1,150
Construction	1,215	.	.	.	.	.	1,436	665 *
Utilities and transp.	1,239	.	.	.	.	.	1,733 *	1,155
Wholesale trade	1,387	.	.	.	.	.	1,415 *	1,368
Fin. svcs. and real estate	1,674	.	.	.	.	.	1,208 *	1,745
Retail trade	1,864	.	.	.	.	.	1,904	1,850
Professional services	2,134	.	.	.	.	.	2,288	2,060
Other services	2,497	.	.	.	.	.	2,303	2,582
Ownership								
For profit, incorporated	1,514	.	.	.	.	.	1,643	1,466
For profit, unincorporated	2,142	.	.	.	.	.	1,686	2,511
Nonprofit	2,379	.	.	.	.	.	2,770	2,272
Unknown	1,720	.	.	.	.	.	.	1,720
Age of firm								
Less than 5 years	2,354	.	.	.	.	.	2,366	2,320
5-9 years	1,978	.	.	.	.	.	2,027	1,638 *
10-19 years	2,359	.	.	.	.	.	1,947	3,239
20 or more years	1,712	.	.	.	.	.	1,597	1,754
Unknown	1,353	.	.	.	.	.	.	1,353
Multi/single status								
2 or more locations	1,621	.	.	.	.	.	2,096	1,598
1 location only	1,856	.	.	.	.	.	1,752	2,114
Percent full-time employees								
Less than 25%	2,246	.	.	.	.	.	1,037 *	2,544
25-49 %	3,043	.	.	.	.	.	4,404	2,649
50-74 %	2,057	.	.	.	.	.	1,829	2,199
75% or more	1,557	.	.	.	.	.	1,709	1,508
Union presence								
No union employees	1,939	.	.	.	.	.	1,777	2,032
Has union employees	1,269	.	.	.	.	.	1,886	1,174
Unknown	1,488	.	.	.	.	.	1,729 *	1,480
Percent low wage employees								
50% or more low wage	2,686	.	.	.	.	.	2,207	3,108
Less than 50% low wage	1,698	.	.	.	.	.	1,721	1,680
Unknown	1,491	.	.	.	.	.	1,520 *	1,491

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.c(2002) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.73	216.04	204.43	147.27	189.98	77.34	79.15	78.25
Industry group **								
Agric., fish., forest.	188.95	.	.	.	.	.	373.87 *	412.27 *
Mining and manufacturing	153.67	.	.	.	.	.	608.60 *	219.83
Construction	164.54	.	.	.	.	.	337.45	573.78 *
Utilities and transp.	223.65	.	.	.	.	.	618.36 *	255.66
Wholesale trade	338.37	.	.	.	.	.	540.25 *	258.83
Fin. svcs. and real estate	197.96	.	.	.	.	.	1,067.85 *	185.41
Retail trade	167.03	.	.	.	.	.	439.47	159.90
Professional services	180.47	.	.	.	.	.	181.27	190.92
Other services	269.84	.	.	.	.	.	568.61	281.56
Ownership								
For profit, incorporated	57.79	.	.	.	.	.	139.27	95.24
For profit, unincorporated	264.67	.	.	.	.	.	295.44	365.06
Nonprofit	261.21	.	.	.	.	.	678.88	296.59
Unknown	372.78	.	.	.	.	.	.	372.78
Age of firm								
Less than 5 years	303.06	.	.	.	.	.	602.61	686.53
5-9 years	291.38	.	.	.	.	.	355.40	694.51 *
10-19 years	242.82	.	.	.	.	.	227.98	594.33
20 or more years	77.45	.	.	.	.	.	122.02	110.10
Unknown	127.94	.	.	.	.	.	.	127.94
Multi/single status								
2 or more locations	96.62	.	.	.	.	.	575.63	92.26
1 location only	81.37	.	.	.	.	.	108.79	284.81
Percent full-time employees								
Less than 25%	141.87	.	.	.	.	.	510.99 *	103.68
25-49 %	265.56	.	.	.	.	.	935.92	292.86
50-74 %	233.94	.	.	.	.	.	457.07	355.52
75% or more	57.38	.	.	.	.	.	156.44	64.78
Union presence								
No union employees	68.72	.	.	.	.	.	127.77	84.78
Has union employees	148.02	.	.	.	.	.	522.33	108.67
Unknown	272.56	.	.	.	.	.	629.84 *	288.32
Percent low wage employees								
50% or more low wage	291.49	.	.	.	.	.	325.17	439.08
Less than 50% low wage	69.69	.	.	.	.	.	90.91	111.56
Unknown	103.96	.	.	.	.	.	702.22 *	106.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.3(2002) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.5%	20.8%	26.4%	31.3%	26.4%	21.3%	25.3%	23.1%
Industry group **								
Agric., fish., forest.	22.5%	12.9% *	39.6%	28.3%	21.3% *	23.3%	22.2%	22.6%
Mining and manufacturing	17.0%	22.8%	21.3%	27.3%	17.9%	14.6%	24.2%	16.3%
Construction	27.8%	20.7%	30.1%	31.9%	27.2%	24.3%	26.2%	29.8%
Utilities and transp.	17.5%	21.2%	18.6% *	21.6%	17.3%	16.8%	17.3%	17.5%
Wholesale trade	20.7%	15.4%	17.7%	24.9%	25.8%	18.5%	18.6%	21.3%
Fin. svcs. and real estate	25.2%	18.8%	31.6%	33.3%	31.5%	23.9%	26.3%	25.1%
Retail trade	29.6%	22.2%	30.9%	46.9%	37.4%	24.4%	33.6%	28.5%
Professional services	24.9%	21.9%	27.3%	32.0%	28.4%	23.0%	25.3%	24.8%
Other services	29.0%	23.4%	25.5%	30.4%	35.8%	27.7%	25.3%	29.9%
Ownership								
For profit, incorporated	23.1%	19.9%	26.9%	32.5%	25.8%	20.7%	25.6%	22.6%
For profit, unincorporated	27.8%	24.0%	34.3%	29.7%	30.2%	24.8%	28.3%	27.5%
Nonprofit	23.9%	20.7%	15.7%	26.2%	26.7%	23.0%	20.9%	24.4%
Unknown	23.2%	68.7%	.	14.4% *	27.8%	22.9%	22.3% *	23.2%
Age of firm								
Less than 5 years	24.9%	20.4%	27.2%	26.1%	26.8%	25.5%	23.8%	26.3%
5-9 years	27.5%	26.6%	26.1%	33.7%	27.3%	24.9%	27.6%	27.4%
10-19 years	29.7%	20.2%	29.8%	36.4%	29.4%	29.6%	26.7%	32.1%
20 or more years	23.1%	19.2%	24.6%	29.6%	25.9%	20.6%	24.4%	22.9%
Unknown	21.4%	.	.	32.9%	24.4%	21.3%	43.8%	21.4%
Multi/single status								
2 or more locations	22.3%	18.9%	31.9%	29.1%	26.1%	21.2%	27.5%	22.2%
1 location only	26.7%	20.9%	26.0%	32.1%	27.1%	23.0%	25.1%	28.7%
Percent full-time employees								
Less than 25%	30.3%	27.3%	26.0%	27.1%	28.5%	32.7%	26.5%	31.9%
25-49 %	29.8%	16.2%	29.2%	39.7%	35.1%	28.5%	25.3%	30.7%
50-74 %	26.5%	17.8%	29.1%	25.7%	32.0%	26.0%	23.2%	27.3%
75% or more	22.9%	21.3%	26.0%	31.8%	25.5%	20.5%	25.6%	22.4%
Union presence								
No union employees	25.2%	21.1%	27.2%	34.4%	28.5%	22.3%	26.5%	24.9%
Has union employees	17.7%	18.1% *	18.3%	18.6%	17.0%	17.6%	16.7%	17.7%
Unknown	24.9%	12.7% *	23.7% *	33.2%	28.8%	24.7%	24.2%	25.0%
Percent low wage employees								
50% or more low wage	31.7%	24.0%	29.2%	31.4%	35.0%	32.8%	27.4%	33.4%
Less than 50% low wage	24.1%	20.4%	26.1%	31.0%	25.4%	20.6%	25.1%	23.7%
Unknown	21.5%	18.3% *	26.4%	38.6%	26.1%	21.1%	25.5%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3(2002) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.07%	0.61%	1.35%	0.98%	0.35%	0.29%	0.35%
Industry group **								
Agric., fish., forest.	2.54%	5.09% *	11.11%	6.44%	7.06% *	5.50%	5.41%	5.43%
Mining and manufacturing	0.57%	3.46%	3.34%	1.13%	0.82%	0.64%	1.49%	0.61%
Construction	2.11%	3.60%	4.51%	4.67%	3.05%	4.24%	1.64%	3.53%
Utilities and transp.	0.66%	4.48%	7.27% *	3.96%	2.67%	0.70%	2.20%	0.69%
Wholesale trade	0.94%	2.23%	2.35%	3.66%	3.27%	1.39%	1.65%	1.23%
Fin. svcs. and real estate	0.78%	1.92%	4.01%	3.11%	2.04%	0.98%	1.92%	0.87%
Retail trade	0.96%	4.11%	1.71%	1.52%	3.18%	1.59%	1.77%	1.36%
Professional services	0.65%	1.39%	2.02%	2.90%	1.98%	0.78%	0.70%	0.77%
Other services	1.32%	3.45%	2.89%	2.19%	2.48%	1.52%	1.59%	1.53%
Ownership								
For profit, incorporated	0.33%	1.20%	0.57%	1.53%	1.15%	0.37%	0.34%	0.38%
For profit, unincorporated	1.41%	3.42%	3.43%	3.37%	3.62%	2.47%	2.56%	1.33%
Nonprofit	0.79%	3.51%	2.21%	2.16%	1.57%	1.75%	1.37%	0.89%
Unknown	1.71%	20.60%	.	4.87% *	5.66%	1.60%	8.66% *	1.63%
Age of firm								
Less than 5 years	1.29%	3.12%	6.11%	3.23%	5.22%	5.35%	3.22%	3.54%
5-9 years	2.02%	1.76%	4.48%	3.20%	3.51%	4.65%	1.96%	2.72%
10-19 years	1.59%	2.16%	1.91%	3.71%	2.49%	2.91%	1.38%	2.17%
20 or more years	0.59%	1.82%	1.08%	1.40%	1.41%	0.81%	0.74%	0.70%
Unknown	0.63%	.	.	7.44%	4.03%	0.60%	10.70%	0.64%
Multi/single status								
2 or more locations	0.39%	3.31%	6.45%	2.89%	1.33%	0.39%	2.68%	0.41%
1 location only	0.46%	1.15%	0.68%	1.21%	1.75%	3.84%	0.38%	1.08%
Percent full-time employees								
Less than 25%	1.54%	6.31%	7.15%	5.70%	3.74%	2.12%	4.69%	1.80%
25-49 %	1.28%	4.54%	4.38%	5.43%	3.70%	1.44%	2.49%	1.64%
50-74 %	1.08%	3.91%	3.75%	4.14%	1.63%	2.32%	2.12%	1.47%
75% or more	0.34%	0.94%	0.93%	1.31%	1.00%	0.39%	0.45%	0.39%
Union presence								
No union employees	0.35%	0.86%	0.87%	0.82%	0.97%	0.49%	0.37%	0.45%
Has union employees	0.67%	7.36% *	4.14%	5.13%	1.41%	0.97%	3.12%	0.68%
Unknown	1.37%	4.16% *	10.36% *	6.58%	5.00%	1.54%	5.39%	1.56%
Percent low wage employees								
50% or more low wage	1.14%	3.35%	3.37%	2.88%	3.06%	1.94%	1.52%	1.74%
Less than 50% low wage	0.51%	0.97%	0.57%	1.35%	1.23%	0.79%	0.31%	0.67%
Unknown	0.42%	6.88% *	7.14%	3.70%	3.61%	0.34%	4.23%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.5%	21.0%	28.1%	35.0%	29.0%	23.0%	27.2%	25.1%
Industry group **								
Agric., fish., forest.	21.4% *	10.3% *	63.0%	52.2%	13.3% *	.	32.9% *	14.8%
Mining and manufacturing	19.6%	20.3%	24.7%	27.5%	22.0%	16.7%	27.4%	18.7%
Construction	31.8%	19.0%	31.4%	37.0%	37.2%	34.7%	30.1%	35.4%
Utilities and transp.	21.2%	24.3%	27.3% *	21.4% *	28.6%	19.7%	17.8% *	21.6%
Wholesale trade	23.5%	16.4%	21.1% *	27.6%	26.8%	22.8%	19.4%	24.8%
Fin. svcs. and real estate	24.5%	9.4%	31.0%	45.2%	30.5%	23.5%	22.2%	24.7%
Retail trade	31.7%	25.8%	29.3%	50.7%	40.2%	27.3%	35.9%	30.4%
Professional services	26.2%	25.5%	27.2%	34.5%	29.7%	24.1%	25.1%	26.4%
Other services	29.8%	22.1%	26.0%	35.5%	36.6%	27.8%	27.1%	30.6%
Ownership								
For profit, incorporated	25.5%	22.4%	27.9%	34.7%	30.1%	22.6%	28.0%	24.9%
For profit, unincorporated	27.2%	18.9%	37.3%	37.9%	26.5%	28.9%	26.0%	27.8%
Nonprofit	24.8%	14.8%	22.7%	35.8%	28.1%	22.6%	21.4%	25.1%
Unknown	25.6%	47.2% *	.	.	20.5%	25.8%	47.2% *	25.6%
Age of firm								
Less than 5 years	28.3%	16.1%	32.9%	30.8%	37.2%	28.6% *	25.0%	32.6%
5-9 years	34.4%	30.9%	33.7%	40.2%	22.9%	40.5%	32.2%	36.3%
10-19 years	31.8%	16.2%	33.7%	37.9%	35.5%	36.8%	27.0%	36.4%
20 or more years	24.6%	20.8%	24.1%	33.8%	28.1%	21.2%	26.3%	24.2%
Unknown	23.0%	.	.	23.5% *	22.7% *	23.0%	.	23.0%
Multi/single status								
2 or more locations	23.8%	14.2% *	29.1%	32.9%	27.8%	22.7%	27.6%	23.7%
1 location only	29.5%	21.2%	28.1%	35.5%	30.9%	30.2%	27.2%	32.5%
Percent full-time employees								
Less than 25%	24.2%	17.0% *	21.2% *	35.4%	33.7%	27.0%	18.0% *	29.9%
25-49 %	31.2%	19.4% *	31.6%	53.4%	34.7%	28.1%	29.1%	31.7%
50-74 %	30.2%	18.1% *	28.7%	33.3%	31.7%	31.2%	25.8%	31.2%
75% or more	24.8%	21.8%	28.0%	34.7%	28.1%	22.0%	27.6%	24.2%
Union presence								
No union employees	27.3%	21.5%	28.2%	37.7%	31.0%	23.9%	27.7%	27.2%
Has union employees	19.9%	11.9% *	16.3% *	22.5%	18.2%	20.0%	20.0% *	19.9%
Unknown	25.9%	16.9% *	39.4% *	16.3% *	36.5%	25.4%	33.3%	25.7%
Percent low wage employees								
50% or more low wage	32.6%	22.8%	29.3%	43.2%	32.7%	31.8%	28.5%	34.6%
Less than 50% low wage	26.2%	20.9%	27.1%	33.9%	28.7%	22.5%	26.9%	26.0%
Unknown	23.2%	11.9% *	45.9%	41.3%	25.8%	22.9%	34.0%	23.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.59%	1.92%	1.53%	1.81%	1.37%	0.86%	1.04%
Industry group **								
Agric., fish., forest.	6.80% *	4.77% *	17.83%	14.43%	4.06% *	.	10.37% *	4.35%
Mining and manufacturing	1.33%	4.00%	4.39%	1.81%	2.28%	1.98%	2.75%	1.40%
Construction	2.35%	5.69%	8.08%	4.84%	5.34%	5.41%	4.86%	3.11%
Utilities and transp.	1.88%	6.61%	8.72% *	8.10% *	6.46%	2.36%	5.69% *	2.16%
Wholesale trade	1.79%	4.01%	7.37% *	3.66%	4.23%	2.18%	2.81%	2.30%
Fin. svcs. and real estate	1.07%	2.66%	5.44%	5.75%	3.46%	1.26%	2.90%	1.15%
Retail trade	2.56%	4.49%	3.63%	2.42%	2.71%	3.88%	2.46%	3.19%
Professional services	1.24%	2.47%	5.03%	3.28%	2.27%	1.77%	1.81%	1.47%
Other services	2.29%	4.95%	6.75%	3.82%	2.92%	3.89%	2.06%	2.62%
Ownership								
For profit, incorporated	0.74%	2.10%	2.04%	1.85%	1.54%	1.38%	1.02%	0.98%
For profit, unincorporated	2.49%	4.34%	6.78%	7.83%	6.96%	2.71%	4.09%	3.13%
Nonprofit	1.55%	4.31%	5.40%	4.18%	1.75%	2.74%	4.05%	2.00%
Unknown	2.41%	14.94% *	.	.	4.05%	2.39%	14.94% *	2.41%
Age of firm								
Less than 5 years	3.11%	3.25%	6.76%	8.80%	9.65%	9.16% *	4.07%	3.82%
5-9 years	3.71%	4.48%	5.35%	6.14%	4.79%	6.67%	3.56%	4.78%
10-19 years	2.62%	3.07%	4.23%	4.32%	2.92%	5.73%	3.08%	3.21%
20 or more years	1.00%	1.99%	2.20%	1.65%	1.54%	1.61%	1.30%	1.21%
Unknown	0.75%	.	.	7.34% *	10.07% *	0.85%	.	0.75%
Multi/single status								
2 or more locations	1.26%	5.29% *	8.47%	3.66%	1.76%	1.46%	4.71%	1.27%
1 location only	0.92%	1.64%	1.99%	1.80%	2.33%	5.65%	0.97%	0.90%
Percent full-time employees								
Less than 25%	3.96%	10.61% *	8.76% *	8.31%	6.35%	4.48%	7.29% *	3.46%
25-49 %	2.20%	6.21% *	6.37%	3.44%	5.33%	3.03%	4.36%	3.17%
50-74 %	2.63%	7.59% *	6.94%	5.21%	3.90%	4.43%	4.17%	3.44%
75% or more	0.81%	2.11%	2.42%	1.47%	1.78%	1.16%	1.10%	0.94%
Union presence								
No union employees	0.94%	1.57%	2.30%	1.33%	1.92%	1.28%	0.82%	1.19%
Has union employees	1.22%	4.42% *	12.87% *	5.59%	3.01%	1.83%	6.54% *	1.51%
Unknown	3.81%	5.54% *	12.25% *	6.26% *	10.03%	3.95%	8.94%	3.94%
Percent low wage employees								
50% or more low wage	2.08%	4.58%	2.41%	3.64%	4.33%	5.57%	2.22%	3.47%
Less than 50% low wage	1.01%	2.03%	2.18%	1.67%	1.91%	1.87%	0.94%	1.40%
Unknown	1.47%	6.71% *	10.68%	10.28%	4.44%	1.61%	7.36%	1.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.9%	20.9%	26.5%	30.3%	25.2%	21.0%	25.1%	22.6%
Industry group **								
Agric., fish., forest.	24.5%	18.0% *	23.7% *	23.6%	36.2%	24.0%	21.0%	25.8%
Mining and manufacturing	16.3%	25.7%	22.1%	27.0%	16.1%	14.4%	24.2%	15.6%
Construction	27.3%	19.8%	30.6%	32.2%	25.9%	23.1%	24.7%	29.7%
Utilities and transp.	17.0%	21.1%	15.8% *	22.1%	14.3% *	16.9%	16.7%	17.0%
Wholesale trade	20.2%	13.2%	16.9%	26.1%	26.5%	17.3%	18.3%	20.6%
Fin. svcs. and real estate	25.7%	22.3%	35.6%	31.6%	32.1%	24.3%	29.5%	25.4%
Retail trade	29.6%	22.4%	33.4%	45.2%	37.1%	23.7%	34.4%	28.5%
Professional services	24.5%	20.5%	27.1%	30.5%	27.3%	23.0%	25.4%	24.3%
Other services	27.9%	22.8%	24.7%	27.8%	33.6%	27.1%	24.1%	28.7%
Ownership								
For profit, incorporated	22.6%	18.6%	28.0%	32.1%	24.6%	20.5%	25.4%	22.2%
For profit, unincorporated	27.8%	29.0%	31.6%	28.9%	30.4%	23.7%	30.3%	26.8%
Nonprofit	23.0%	21.9%	12.2%	21.7%	25.1%	23.4%	19.1%	23.7%
Unknown	22.4%	69.8% *	.	9.8% *	25.6% *	22.2%	22.0% *	22.4%
Age of firm								
Less than 5 years	22.9%	21.2%	25.7% *	24.4%	21.5%	22.8%	22.7%	23.1%
5-9 years	24.2%	25.4%	21.6%	29.7%	29.0%	18.9% *	24.9%	23.7%
10-19 years	28.9%	22.3%	29.4%	36.8%	27.4%	25.3%	27.2%	29.9%
20 or more years	22.7%	18.9%	26.0%	28.5%	24.8%	20.5%	24.4%	22.4%
Unknown	21.4%	.	.	33.5%	23.2%	21.3%	43.8%	21.4%
Multi/single status								
2 or more locations	22.1%	20.8%	34.8%	28.5%	25.2%	21.1%	28.9%	21.9%
1 location only	25.7%	21.0%	25.9%	31.0%	25.0%	19.1%	24.6%	27.0%
Percent full-time employees								
Less than 25%	30.9%	41.5%	34.8% *	24.7%	26.3%	31.0%	34.0%	29.8%
25-49 %	28.0%	8.8%	23.0%	34.7%	34.3%	28.1%	18.7%	29.6%
50-74 %	25.5%	17.8%	31.2%	24.7%	30.2%	24.9%	23.3%	26.0%
75% or more	22.5%	21.4%	26.1%	31.0%	24.5%	20.4%	25.4%	22.0%
Union presence								
No union employees	24.5%	21.5%	27.4%	33.2%	27.4%	21.7%	26.7%	24.1%
Has union employees	17.3%	16.7% *	20.6%	17.4% *	15.8%	17.5%	14.6%	17.5%
Unknown	25.4%	11.5% *	14.6% *	51.6%	23.1% *	25.5%	20.0%	25.5%
Percent low wage employees								
50% or more low wage	30.5%	22.9%	28.6%	25.9%	34.0%	32.5%	25.8%	31.9%
Less than 50% low wage	23.5%	20.7%	26.8%	30.5%	24.4%	20.0%	25.1%	23.0%
Unknown	21.2%	20.4% *	17.9% *	40.4%	24.2%	20.9%	23.5%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.47%	1.42%	2.04%	1.13%	0.46%	0.67%	0.31%
Industry group **								
Agric., fish., forest.	3.17%	7.46% *	7.59% *	5.94%	7.47%	5.71%	6.23%	5.19%
Mining and manufacturing	0.55%	7.18%	4.09%	1.69%	0.74%	0.57%	2.37%	0.58%
Construction	2.99%	3.50%	4.55%	6.24%	2.94%	4.65%	2.45%	4.62%
Utilities and transp.	0.64%	6.29%	7.87% *	4.06%	4.29% *	0.50%	3.97%	0.64%
Wholesale trade	1.21%	2.87%	3.93%	4.77%	4.75%	1.73%	2.50%	1.49%
Fin. svcs. and real estate	0.82%	3.14%	5.10%	3.29%	2.23%	1.13%	3.26%	0.92%
Retail trade	1.42%	4.56%	3.54%	2.24%	3.91%	1.52%	2.19%	1.56%
Professional services	0.85%	1.82%	2.61%	3.27%	2.17%	1.06%	0.78%	1.04%
Other services	1.46%	3.39%	3.35%	1.78%	3.34%	1.42%	2.14%	1.57%
Ownership								
For profit, incorporated	0.37%	1.17%	1.15%	2.22%	1.49%	0.49%	0.59%	0.38%
For profit, unincorporated	1.86%	4.86%	5.45%	4.70%	3.66%	2.66%	3.27%	1.83%
Nonprofit	1.21%	5.08%	2.07%	2.52%	3.00%	1.95%	2.85%	1.33%
Unknown	1.88%	22.06% *	.	3.09% *	9.72% *	1.85%	8.53% *	1.88%
Age of firm								
Less than 5 years	1.84%	6.25%	8.26% *	4.39%	3.52%	3.89%	4.87%	3.83%
5-9 years	2.82%	2.36%	5.93%	3.64%	3.63%	6.99% *	2.32%	4.13%
10-19 years	1.85%	2.87%	2.92%	5.30%	2.61%	1.79%	1.54%	2.16%
20 or more years	0.48%	1.95%	1.78%	1.98%	1.72%	0.54%	0.93%	0.50%
Unknown	0.76%	.	.	8.38%	3.73%	0.80%	10.70%	0.76%
Multi/single status								
2 or more locations	0.34%	4.47%	6.82%	3.37%	1.54%	0.42%	2.79%	0.35%
1 location only	0.69%	1.57%	1.47%	1.97%	1.86%	5.59%	0.80%	1.41%
Percent full-time employees								
Less than 25%	3.46%	12.37%	10.69% *	5.50%	4.57%	2.92%	9.25%	2.47%
25-49 %	1.42%	2.51%	6.10%	6.67%	4.24%	1.44%	1.65%	1.59%
50-74 %	1.33%	3.22%	5.70%	5.30%	2.01%	1.34%	1.46%	1.48%
75% or more	0.33%	1.38%	1.64%	2.03%	1.16%	0.47%	0.68%	0.34%
Union presence								
No union employees	0.31%	1.24%	1.98%	1.05%	1.23%	0.55%	0.67%	0.34%
Has union employees	0.73%	7.33% *	5.47%	6.51% *	1.84%	0.86%	4.34%	0.76%
Unknown	1.01%	4.25% *	8.49% *	7.15%	7.45% *	1.05%	5.16%	1.06%
Percent low wage employees								
50% or more low wage	1.29%	3.38%	5.31%	3.84%	3.23%	2.38%	2.80%	1.73%
Less than 50% low wage	0.53%	1.36%	1.51%	2.27%	1.41%	0.76%	0.77%	0.58%
Unknown	0.55%	9.46% *	6.97% *	4.46%	4.28%	0.50%	7.04%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2002) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5%	19.7%	20.8%	25.5%	31.1%	16.7%	21.4%	20.2%
Industry group **								
Agric., fish., forest.	12.9%	.	.	.	.	.	10.5% *	17.5%
Mining and manufacturing	13.9%	.	.	.	.	.	11.8% *	14.1%
Construction	17.1%	.	.	.	.	.	20.9%	8.7% *
Utilities and transp.	13.3%	.	.	.	.	.	20.6% *	12.2%
Wholesale trade	16.4%	.	.	.	.	.	18.1% *	15.3%
Fin. svs. and real estate	20.4%	.	.	.	.	.	12.2% *	22.0%
Retail trade	22.8%	.	.	.	.	.	23.4%	22.6%
Professional services	23.4%	.	.	.	.	.	25.3%	22.5%
Other services	36.7%	.	.	.	.	.	26.1%	43.5%
Ownership								
For profit, incorporated	18.4%	.	.	.	.	.	20.0%	17.9%
For profit, unincorporated	29.6%	.	.	.	.	.	23.2%	34.8%
Nonprofit	26.4%	.	.	.	.	.	27.5%	26.0%
Unknown	21.3% *	.	.	.	.	.	.	21.3% *
Age of firm								
Less than 5 years	26.4%	.	.	.	.	.	25.7%	28.6% *
5-9 years	25.8%	.	.	.	.	.	26.6%	20.6% *
10-19 years	29.9%	.	.	.	.	.	23.1%	47.9%
20 or more years	20.9%	.	.	.	.	.	19.1%	21.6%
Unknown	15.8%	.	.	.	.	.	.	15.8%
Multi/single status								
2 or more locations	19.3%	.	.	.	.	.	21.2% *	19.2%
1 location only	23.1%	.	.	.	.	.	21.5%	27.4%
Percent full-time employees								
Less than 25%	38.7%	.	.	.	.	.	16.5% *	44.7%
25-49 %	41.1%	.	.	.	.	.	48.4%	38.3%
50-74 %	22.2%	.	.	.	.	.	19.9%	23.6%
75% or more	19.0%	.	.	.	.	.	20.9%	18.3%
Union presence								
No union employees	24.3%	.	.	.	.	.	21.5%	26.0%
Has union employees	14.2%	.	.	.	.	.	21.3%	13.1%
Unknown	18.5%	.	.	.	.	.	21.0% *	18.4%
Percent low wage employees								
50% or more low wage	37.9%	.	.	.	.	.	30.8%	44.4%
Less than 50% low wage	20.7%	.	.	.	.	.	20.0%	21.2%
Unknown	17.4%	.	.	.	.	.	18.4% *	17.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2002) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.89%	2.10%	2.68%	2.53%	2.37%	1.21%	1.15%	1.17%
Industry group **								
Agric., fish., forest.	2.77%	.	.	.	.	.	5.24% *	4.90%
Mining and manufacturing	2.06%	.	.	.	.	.	6.70% *	2.58%
Construction	2.34%	.	.	.	.	.	4.93%	6.32% *
Utilities and transp.	2.24%	.	.	.	.	.	7.84% *	2.41%
Wholesale trade	3.28%	.	.	.	.	.	5.61% *	3.07%
Fin. svs. and real estate	2.58%	.	.	.	.	.	11.65% *	2.13%
Retail trade	2.58%	.	.	.	.	.	5.91%	2.80%
Professional services	1.73%	.	.	.	.	.	2.06%	1.92%
Other services	3.75%	.	.	.	.	.	5.53%	4.11%
Ownership								
For profit, incorporated	0.75%	.	.	.	.	.	1.83%	1.19%
For profit, unincorporated	3.47%	.	.	.	.	.	4.12%	4.95%
Nonprofit	3.11%	.	.	.	.	.	6.52%	3.22%
Unknown	9.03% *	.	.	.	.	.	.	9.03% *
Age of firm								
Less than 5 years	6.31%	.	.	.	.	.	6.39%	9.14% *
5-9 years	4.26%	.	.	.	.	.	5.00%	7.10% *
10-19 years	2.23%	.	.	.	.	.	2.42%	6.46%
20 or more years	1.15%	.	.	.	.	.	1.64%	1.48%
Unknown	1.64%	.	.	.	.	.	.	1.64%
Multi/single status								
2 or more locations	1.29%	.	.	.	.	.	7.32% *	1.32%
1 location only	1.37%	.	.	.	.	.	1.34%	3.88%
Percent full-time employees								
Less than 25%	2.47%	.	.	.	.	.	5.78% *	3.85%
25-49 %	3.09%	.	.	.	.	.	9.00%	6.29%
50-74 %	3.44%	.	.	.	.	.	4.43%	6.52%
75% or more	0.77%	.	.	.	.	.	2.14%	0.87%
Union presence								
No union employees	0.93%	.	.	.	.	.	1.62%	1.17%
Has union employees	1.56%	.	.	.	.	.	5.95%	1.34%
Unknown	4.22%	.	.	.	.	.	6.31% *	4.64%
Percent low wage employees								
50% or more low wage	2.79%	.	.	.	.	.	3.54%	5.93%
Less than 50% low wage	0.82%	.	.	.	.	.	1.29%	1.09%
Unknown	1.70%	.	.	.	.	.	6.12% *	1.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.0%	29.6%	28.1%	28.8%	32.2%	39.0%	28.5%	36.6%
Industry group **								
Agric., fish., forest.	38.9%	39.6%	30.3%	36.6%	48.6%	36.2%	32.5%	43.1%
Mining and manufacturing	40.3%	33.6%	28.9%	31.8%	39.1%	43.8%	29.8%	41.7%
Construction	35.0%	33.2%	34.6%	36.0%	35.9%	34.1%	33.7%	36.6%
Utilities and transp.	40.8%	31.8%	31.8%	33.1%	45.2%	42.0%	32.4%	41.9%
Wholesale trade	37.0%	33.5%	25.7%	33.0%	32.9%	45.9%	29.1%	39.9%
Fin. svcs. and real estate	38.4%	29.0%	20.6%	26.4%	31.7%	42.5%	26.3%	40.1%
Retail trade	30.5%	25.6%	27.8%	28.5%	27.1%	33.4%	27.0%	31.7%
Professional services	32.4%	26.3%	26.6%	26.3%	29.7%	36.0%	26.6%	33.8%
Other services	29.0%	30.6%	29.3%	20.3%	24.4%	33.1%	26.9%	29.5%
Ownership								
For profit, incorporated	36.0%	29.7%	28.4%	30.0%	33.5%	40.0%	28.9%	37.8%
For profit, unincorporated	29.6%	26.5%	28.9%	23.9%	31.2%	34.0%	25.8%	31.8%
Nonprofit	31.4%	34.9%	25.6%	24.8%	28.6%	35.3%	28.3%	31.9%
Unknown	37.1%	32.4% *	.	44.5%	30.8%	37.5%	39.4% *	37.1%
Age of firm								
Less than 5 years	31.0%	30.8%	35.2%	25.4%	34.2%	30.3%	30.5%	31.5%
5-9 years	28.4%	28.3%	27.9%	28.0%	28.3%	28.9%	28.1%	28.5%
10-19 years	29.0%	28.6%	27.4%	27.8%	28.4%	34.1%	28.1%	29.7%
20 or more years	34.7%	30.4%	27.7%	29.5%	33.1%	38.6%	28.5%	36.1%
Unknown	40.4%	.	.	36.1%	36.5%	40.6%	24.2%	40.4%
Multi/single status								
2 or more locations	37.4%	30.0%	24.9%	29.5%	32.9%	39.1%	27.5%	37.7%
1 location only	29.6%	29.6%	28.4%	28.5%	31.0%	35.5%	28.6%	31.0%
Percent full-time employees								
Less than 25%	28.2%	49.1%	32.4%	20.7%	21.0%	28.2%	36.6%	26.0%
25-49 %	28.9%	34.3%	27.9%	19.7%	28.3%	30.7%	26.3%	29.5%
50-74 %	30.7%	29.3%	26.2%	29.5%	26.3%	33.9%	27.6%	31.7%
75% or more	35.9%	29.0%	28.3%	29.2%	33.3%	40.1%	28.6%	37.6%
Union presence								
No union employees	32.9%	28.6%	26.9%	26.2%	31.1%	38.0%	27.1%	34.8%
Has union employees	42.6%	54.3%	48.2%	48.5%	39.4%	42.3%	49.6%	42.1%
Unknown	36.0%	21.7%	36.4%	23.7% *	28.7%	37.1%	23.9%	36.4%
Percent low wage employees								
50% or more low wage	23.3%	29.1%	21.7%	19.3%	21.3%	27.0%	23.0%	23.4%
Less than 50% low wage	34.1%	29.6%	28.8%	30.8%	34.4%	38.7%	29.3%	36.2%
Unknown	39.6%	30.9%	35.7%	25.0%	33.9%	40.2%	31.2%	39.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.77%	0.69%	0.68%	0.74%	0.59%	0.68%	0.50%
Industry group **								
Agric., fish., forest.	2.89%	3.59%	7.53%	6.15%	8.00%	6.11%	3.86%	5.18%
Mining and manufacturing	0.84%	3.85%	2.41%	1.39%	1.51%	1.56%	1.54%	1.04%
Construction	1.62%	2.74%	2.89%	2.94%	3.68%	4.14%	1.97%	2.71%
Utilities and transp.	1.13%	4.28%	5.44%	3.47%	3.36%	1.47%	3.78%	1.42%
Wholesale trade	1.58%	2.63%	2.69%	2.40%	3.35%	2.06%	1.82%	2.20%
Fin. svcs. and real estate	1.20%	2.94%	3.00%	1.71%	2.93%	1.43%	1.63%	1.35%
Retail trade	0.74%	2.00%	1.18%	1.66%	1.87%	1.66%	1.38%	0.95%
Professional services	0.70%	1.25%	1.10%	1.36%	1.44%	0.93%	0.73%	0.78%
Other services	0.91%	1.75%	1.95%	1.29%	1.23%	1.30%	1.00%	1.04%
Ownership								
For profit, incorporated	0.56%	1.11%	0.85%	0.78%	0.93%	0.97%	0.76%	0.79%
For profit, unincorporated	1.22%	0.98%	2.24%	2.79%	2.86%	2.23%	1.24%	1.76%
Nonprofit	1.09%	3.95%	2.32%	2.20%	1.68%	1.76%	2.40%	1.31%
Unknown	1.63%	11.51% *	.	12.88%	3.95%	1.85%	12.76% *	1.59%
Age of firm								
Less than 5 years	1.04%	2.64%	3.16%	2.26%	3.73%	4.87%	1.27%	2.44%
5-9 years	1.08%	1.63%	2.38%	0.96%	1.89%	3.59%	1.56%	1.74%
10-19 years	0.53%	1.61%	1.28%	1.47%	1.88%	1.63%	0.52%	1.07%
20 or more years	0.52%	1.43%	1.01%	0.76%	1.01%	0.79%	0.90%	0.74%
Unknown	0.66%	.	.	7.97%	3.63%	0.73%	5.56%	0.66%
Multi/single status								
2 or more locations	0.53%	3.20%	2.43%	1.39%	0.97%	0.61%	1.65%	0.57%
1 location only	0.36%	0.82%	0.81%	0.65%	0.69%	2.11%	0.68%	0.60%
Percent full-time employees								
Less than 25%	1.84%	5.44%	5.67%	3.95%	1.74%	2.21%	3.45%	1.81%
25-49 %	1.11%	2.65%	2.48%	2.64%	2.65%	1.72%	1.69%	1.24%
50-74 %	1.07%	1.56%	2.71%	3.88%	1.40%	1.75%	1.54%	1.12%
75% or more	0.36%	0.84%	0.89%	0.45%	0.84%	0.72%	0.77%	0.56%
Union presence								
No union employees	0.17%	0.59%	0.59%	0.60%	0.77%	0.49%	0.46%	0.35%
Has union employees	1.09%	7.19%	6.26%	3.75%	2.07%	1.56%	4.24%	1.22%
Unknown	1.49%	4.66%	9.85%	8.51% *	4.80%	1.58%	4.76%	1.57%
Percent low wage employees								
50% or more low wage	0.75%	1.70%	1.39%	1.74%	1.25%	1.24%	1.02%	0.96%
Less than 50% low wage	0.57%	0.78%	0.87%	0.68%	0.99%	1.41%	0.73%	0.93%
Unknown	0.59%	4.13%	7.96%	3.88%	2.97%	0.66%	3.03%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.8%	57.4%	37.9%	21.0%	13.3%	7.9%	41.4%	9.7%
Industry group **								
Agric., fish., forest.	30.7%	77.9%	37.6% *	7.0% *	36.7% *	3.8% *	62.2%	15.1% *
Mining and manufacturing	15.8%	51.1%	46.3%	14.9%	17.5%	12.8%	35.6%	13.9%
Construction	39.0%	60.5%	37.0%	41.0%	33.3%	10.1% *	46.4%	30.0%
Utilities and transp.	14.9%	37.9%	47.1%	15.7% *	26.2% *	9.6% *	35.2%	12.8%
Wholesale trade	17.1%	59.6%	48.8%	30.2%	9.2% *	4.9% *	50.6%	8.3%
Fin. svcs. and real estate	7.9%	59.9%	30.6%	13.6%	8.0% *	4.4%	39.9%	5.1%
Retail trade	9.9%	54.7%	29.8%	8.0% *	5.1% *	3.1% *	32.1%	3.8%
Professional services	14.0%	55.5%	35.0%	17.6%	7.5%	9.4%	40.4%	9.1%
Other services	15.0%	58.0%	36.9%	26.2%	12.6%	5.3% *	43.4%	8.2%
Ownership								
For profit, incorporated	15.0%	57.9%	38.2%	22.6%	13.7%	8.1%	41.4%	10.0%
For profit, unincorporated	22.0%	52.8%	30.6%	14.2%	10.9% *	13.9% *	42.2%	12.3%
Nonprofit	13.8%	62.6%	41.5%	15.7%	13.6%	6.5% *	42.1%	9.2%
Unknown	6.4%	9.9% *	.	3.2% *	1.6% *	6.7% *	2.3% *	6.5% *
Age of firm								
Less than 5 years	33.7%	61.2%	35.9%	31.5%	16.6% *	.	48.1%	16.2%
5-9 years	29.6%	49.3%	45.0%	23.2%	14.3% *	21.4% *	44.7%	17.4%
10-19 years	22.5%	60.4%	30.9%	18.9%	12.6% *	3.0% *	38.9%	10.1%
20 or more years	16.0%	57.8%	40.0%	20.8%	13.3%	9.7%	40.7%	11.5%
Unknown	6.1%	.	.	3.1% *	12.2% *	5.9%	.	6.1%
Multi/single status								
2 or more locations	8.5%	33.8%	34.5%	16.5%	10.5%	7.5%	21.9%	8.2%
1 location only	32.6%	58.0%	38.1%	22.6%	18.9%	23.7%	43.3%	19.2%
Percent full-time employees								
Less than 25%	19.2%	68.9%	60.4%	30.8% *	15.9% *	0.1% *	58.0%	4.3% *
25-49 %	12.3%	64.7%	45.6%	14.0% *	13.6% *	2.2% *	50.7%	5.3%
50-74 %	15.1%	67.5%	37.0%	16.1%	10.8%	5.0% *	44.3%	7.6% *
75% or more	14.8%	54.9%	37.3%	21.7%	13.5%	8.5%	40.2%	10.2%
Union presence								
No union employees	12.9%	56.1%	35.2%	17.0%	8.8%	4.2%	39.4%	6.2%
Has union employees	23.2%	73.7%	66.0%	38.0%	34.8%	16.8%	56.6%	20.4%
Unknown	6.3%	56.7%	36.9% *	10.9% *	4.0% *	5.6%	38.6%	5.6%
Percent low wage employees								
50% or more low wage	17.4%	62.3%	38.1%	17.7%	9.5%	2.1% *	47.2%	6.5%
Less than 50% low wage	19.6%	56.4%	38.0%	21.6%	14.3%	9.6%	40.6%	12.4%
Unknown	7.9%	63.0%	34.5% *	16.5% *	9.0% *	7.3%	43.6%	7.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	2.06%	2.51%	1.75%	1.50%	0.86%	1.56%	0.55%
Industry group **								
Agric., fish., forest.	6.56%	5.22%	15.35% *	5.38% *	13.41% *	9.77% *	6.91%	5.98% *
Mining and manufacturing	1.70%	7.97%	6.53%	1.47%	3.54%	2.25%	3.58%	1.97%
Construction	3.36%	4.94%	4.48%	6.68%	6.11%	6.02% *	2.99%	4.13%
Utilities and transp.	2.84%	9.93%	11.62%	7.96% *	8.20% *	3.66% *	7.36%	3.26%
Wholesale trade	2.40%	3.72%	7.62%	5.94%	3.75% *	2.57% *	2.43%	2.36%
Fin. svcs. and real estate	1.04%	3.97%	7.22%	3.86%	2.66% *	0.91%	4.02%	0.98%
Retail trade	0.66%	5.83%	3.53%	2.68% *	2.41% *	0.98% *	2.82%	0.67%
Professional services	1.31%	2.61%	4.78%	2.93%	1.70%	2.09%	3.06%	1.41%
Other services	1.59%	3.23%	5.33%	2.41%	2.28%	2.14% *	1.86%	1.83%
Ownership								
For profit, incorporated	0.67%	1.86%	2.33%	2.11%	2.04%	1.01%	1.44%	0.76%
For profit, unincorporated	2.05%	5.93%	4.03%	3.69%	4.25% *	7.90% *	4.35%	3.61%
Nonprofit	1.50%	4.95%	6.33%	3.20%	2.21%	2.78% *	3.61%	1.92%
Unknown	1.76%	10.81% *	.	10.25% *	1.59% *	2.22% *	11.48% *	1.99% *
Age of firm								
Less than 5 years	2.47%	4.23%	7.54%	7.19%	5.31% *	.	3.85%	4.17%
5-9 years	2.31%	2.02%	5.90%	5.54%	4.96% *	7.65% *	2.50%	4.46%
10-19 years	0.98%	2.47%	4.74%	4.26%	4.31% *	1.48% *	3.08%	1.55%
20 or more years	0.56%	2.98%	2.78%	2.25%	1.48%	1.15%	2.23%	0.78%
Unknown	1.07%	.	.	4.10% *	5.67% *	1.03%	.	1.07%
Multi/single status								
2 or more locations	0.65%	8.72%	8.51%	3.52%	2.08%	0.81%	5.77%	0.64%
1 location only	0.94%	2.10%	2.46%	2.36%	1.91%	5.76%	1.36%	1.18%
Percent full-time employees								
Less than 25%	2.58%	9.05%	10.20%	10.60% *	7.53% *	0.08% *	6.13%	1.30% *
25-49 %	1.51%	5.84%	7.56%	4.40% *	5.66% *	1.31% *	4.07%	1.12%
50-74 %	2.21%	4.51%	4.99%	3.95%	2.71%	2.90% *	4.17%	2.74% *
75% or more	0.60%	2.08%	2.83%	1.69%	1.72%	0.90%	1.67%	0.72%
Union presence								
No union employees	0.47%	1.56%	2.69%	0.85%	1.45%	0.60%	1.55%	0.47%
Has union employees	1.72%	10.44%	7.13%	6.95%	4.32%	2.14%	6.76%	1.60%
Unknown	1.11%	12.38%	12.45% *	9.93% *	2.64% *	1.39%	8.69%	1.17%
Percent low wage employees								
50% or more low wage	1.65%	4.90%	4.76%	3.19%	2.69%	0.81% *	3.16%	1.37%
Less than 50% low wage	0.67%	1.89%	2.56%	1.76%	1.75%	1.12%	1.49%	0.75%
Unknown	1.00%	10.73%	11.03% *	9.06% *	3.75% *	1.01%	5.79%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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